



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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BHC Name HEARTLAND FINANCIAL USA, INC.

City/State DUBUQUE, IA

Bank Holding Company Information

Federal Reserve District: 7

Consolidated Assets (\$000): 18,996,225

Peer Group Number: 1 Number in Peer Group: 132

Number of Bank Subsidiaries: 11

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

HEARTLAND FINANCIAL USA, INC.
1398 CENTRAL AVENUE

DUBUQUE, IA 52001

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BHC Name

City/State

Summary Ratios

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
Average assets (\$000)	18,289,085			14,235,751			14,777,102			12,016,964			10,766,445		
Net income (\$000)	170,343			98,129			137,938			149,129			116,998		
Number of BHCs in peer group	132			130			128			125			118		
	BHC	Peer #	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.12	2.65	81	3.40	2.80	84	3.36	2.77	86	3.65	3.01	80	3.90	3.08	87
+ Non-interest income	0.68	1.09	32	0.75	1.21	33	0.72	1.21	30	1.05	1.32	50	0.98	1.31	40
- Overhead expense	2.31	2.21	60	2.53	2.59	59	2.49	2.57	56	3.06	2.69	73	3.27	2.71	81
- Provision for credit losses	-0.09	-0.12	48	0.46	0.66	32	0.44	0.51	42	0.14	0.15	57	0.22	0.14	79
+ Securities gains (losses)	0.03	0.01	90	0.05	0.03	71	0.05	0.02	79	0.06	0.01	94	0.01	0	88
+ Other tax equivalent adjustments	0	0	85	0	0	80	0	0	48	0	0	84	0	0	10
= Pretax net operating income (tax equivalent)	1.61	1.76	46	1.21	0.91	68	1.21	1.04	61	1.57	1.56	48	1.41	1.57	34
Net operating income	1.24	1.34	42	0.92	0.70	64	0.93	0.81	60	1.24	1.19	52	1.09	1.24	31
Net income	1.24	1.34	42	0.92	0.71	63	0.93	0.82	59	1.24	1.19	52	1.09	1.24	31
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.17			1.42	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.54	3.12	75	4.07	3.64	77	3.98	3.55	75	4.76	4.41	73	4.83	4.24	84
Interest expense	0.17	0.26	31	0.37	0.58	24	0.33	0.52	24	0.74	1.08	26	0.53	0.86	21
Net interest income (tax equivalent)	3.37	2.85	79	3.70	3.05	83	3.65	3.01	86	4.02	3.33	79	4.30	3.38	86
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.04	0.12	31	0.43	0.28	76	0.32	0.27	68	0.11	0.21	42	0.25	0.22	68
Earnings coverage of net loan and lease losses (X)	64.41	26.30	81	6.09	20.97	34	8.29	22.91	37	24.41	24.40	67	9.54	21.75	35
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.19	1.32	40	1.14	1.58	23	1.31	1.58	34	0.84	0.83	52	0.84	0.90	42
Allowance for loan and lease losses / Total loans and leases	1.19	1.30	42	1.13	1.55	25	1.31	1.55	37	0.84	0.81	51	0.82	0.89	43
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.88	0.58	81	0.92	0.71	72	0.93	0.71	75	0.99	0.57	87	1.04	0.61	87
30-89 days past due loans and leases / Total loans and leases	0.12	0.29	26	0.17	0.37	30	0.23	0.39	33	0.33	0.43	47	0.21	0.44	23
Liquidity and Funding															
Net noncore funding dependence	-0.90	-3.31	60	-1.21	6.19	31	-2.28	3.20	35	-2.40	14.45	10	2.44	16.62	11
Net short-term noncore funding dependence	-1.50	-9.17	72	-3.89	-2.71	38	-4.33	-4.76	46	-4.01	3.38	22	0.98	4.66	24
Net loans and leases / Total assets	51.45	58.81	24	58.04	63	25	55.56	61.58	24	63.02	63.77	35	65.44	63.98	39
Capitalization															
Tier 1 leverage ratio	8.60	9.07	37	9.82	9.05	74	9.02	9.13	48	10.10	9.76	63	9.73	9.71	51
Holding company equity capital / Total assets	11.44	10.79	60	11.60	11.12	59	11.61	11.16	60	11.95	12.43	43	11.62	12.22	50
Total equity capital (including minority interest) / Total assets	11.44	10.91	59	11.60	11.24	58	11.61	11.29	58	11.95	12.57	42	11.62	12.27	47
Common equity tier 1 capital / Total risk-weighted assets	11.40	12.64	32	11.29	12.26	33	10.92	12.38	29	10.88	12.17	29	10.66	12.12	29
Net loans and leases / Equity capital (X)	4.50	5.47	30	5	5.73	36	4.79	5.58	34	5.27	5.21	55	5.63	5.29	57
Cash dividends / Net income	20.63	27.22	36	25	49.74	24	24.59	42.30	26	16.50	33.12	21	16.54	27.31	22
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			-12.02			17.36	
Growth Rates															
Assets	21.67	9.51	89	24.21	16.67	75	35.57	16.68	89	15.79	9.26	78	16.28	7	85
Equity capital	19.91	7.52	87	15.84	6.54	85	31.75	6.99	94	19.09	10.49	82	33.66	7.89	91
Net loans and leases	7.86	-0.66	81	14.12	12.75	63	19.52	9.07	82	11.50	9.10	69	17.01	7.89	85
Noncore funding	-30.49	-21.64	36	81.58	-6.57	97	44.92	-12.18	94	-6.24	6.59	28	-29.40	10.67	1
Parent Company Ratios															
Short-term debt / Equity capital	0	0.55	78	1.28	0.92	80	1.06	0.77	79	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	10.24	10.65	56	5.43	13.73	38	4.69	13.56	31	8.04	13.04	57	10.46	13.37	62
Equity investment in subsidiaries / Equity capital	104.63	103.15	63	102.83	103.27	53	107.48	102.81	78	111.90	103.22	87	116.12	103.10	92
Cash from ops + noncash items + op expense / Op expense + dividends	144.48	155.61	52	128.50	142.45	53	120.56	147.24	45	159.19	190.27	41	144.44	174.91	42

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	334,966	314,126	422,410	423,042	392,481	6.63	60.90
Income from lease financing receivables.....	1,365	1,828	2,380	1,357	1,211	-25.33	
Fully taxable income on loans and leases.....	330,304	309,891	416,708	415,726	384,514	6.59	63.92
Tax-exempt income on loans and leases.....	6,027	6,063	8,082	8,673	9,178	-0.59	-9.71
Estimated tax benefit on income on loans and leases.....	1,602	1,612	2,148	2,306	2,453	-0.58	-50.29
Income on loans and leases (tax equivalent).....	337,933	317,566	426,938	426,705	396,145	6.41	59.85
Investment interest income (tax equivalent).....	109,624	80,552	113,220	84,634	71,033	36.09	168.86
Interest on balances due from depository institutions.....	259	847	924	6,695	3,698	-69.42	8.37
Interest income on other earning assets.....	2,142	753	996	1,224	1,172	184.46	209.09
Total interest income (tax equivalent).....	449,958	399,718	542,078	519,258	472,048	12.57	77.77
Interest on time deposits of \$250K or more.....	2,296	3,474	4,323	5,094	3,319	-33.91	
Interest on time deposits < \$250K.....	2,429	7,809	9,406	11,571	7,224	-68.89	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	6,904	14,395	16,557	47,069	25,124	-52.04	15.32
Interest on other borrowings and trading liabilities.....	6,053	7,636	10,179	12,363	11,255	-20.73	-22.48
Interest on subordinated debt and mandatory convertible securities.....	3,673	3,313	4,418	4,503	4,944	10.87	-12.40
Total interest expense.....	21,355	36,627	44,883	80,600	51,866	-41.70	-11.74
Net interest income (tax equivalent).....	428,603	363,091	497,195	438,658	420,182	18.04	87.23
Non-interest income.....	92,839	79,622	106,757	126,438	105,656	16.60	18.49
Adjusted operating income (tax equivalent).....	521,442	442,713	603,952	565,096	525,838	17.78	69.70
Overhead expense.....	317,492	269,691	367,290	367,574	351,681	17.72	52.13
Provision for credit losses.....	-12,262	49,516	65,638	16,657	24,013		
Securities gains (losses).....	4,347	4,964	7,793	7,658	1,085	-12.43	-55.33
Other tax equivalent adjustments.....	1	1	0	2	-1	0.00	
Pretax net operating income (tax equivalent).....	220,645	129,074	179,457	189,050	151,440	70.94	123.35
Applicable income taxes.....	45,064	27,007	36,053	34,990	28,215	66.86	59.82
Tax equivalent adjustments.....	5,238	3,938	5,466	4,931	6,227	33.01	-44.32
Applicable income taxes (tax equivalent).....	50,302	30,945	41,519	39,921	34,442	62.55	33.77
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	170,343	98,129	137,938	149,129	116,998	73.59	178.40
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	170,343	98,129	137,938	149,129	116,998	73.59	178.40
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	170,343	98,129	137,938	149,129	116,998	73.59	178.40
Investment securities income (tax equivalent).....	109,624	80,552	113,220	84,634	71,033	36.09	168.86
US Treasury and agency securities (excluding mortgage-backed securities).....	931	1,815	2,243	4,783	2,287	-48.71	-33.50
Mortgage-backed securities.....	68,270	53,286	74,417	58,876	44,169	28.12	278.54
All other securities.....	40,423	25,451	36,560	20,975	24,577	58.82	89.44
Cash dividends declared.....	35,139	24,529	33,919	24,607	19,357	43.25	360.05
Common.....	29,101	22,092	29,468	24,607	19,318	31.73	295.13
Preferred.....	6,038	2,437	4,451	0	39	147.76	2111.72

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	3.28	2.90	75	3.74	3.35	75	3.67	3.27	75	4.32	4	72	4.38	3.87	83
Less: Interest expense	0.16	0.24	32	0.34	0.54	25	0.30	0.48	24	0.67	0.98	28	0.48	0.79	21
Equals: Net interest income (tax equivalent)	3.12	2.65	81	3.40	2.80	84	3.36	2.77	86	3.65	3.01	80	3.90	3.08	87
Plus: Non-interest income	0.68	1.09	32	0.75	1.21	33	0.72	1.21	30	1.05	1.32	50	0.98	1.31	40
Equals: adjusted operating income (tax equivalent)	3.80	3.80	58	4.15	4.06	60	4.09	4.04	58	4.70	4.41	71	4.88	4.46	73
Less: Overhead expense	2.31	2.21	60	2.53	2.59	59	2.49	2.57	56	3.06	2.69	73	3.27	2.71	81
Less: Provision for credit losses	-0.09	-0.12	48	0.46	0.66	32	0.44	0.51	42	0.14	0.15	57	0.22	0.14	79
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	98	0	0	98	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0.03	0.01	90	0.04	0.03	71	0.05	0.02	78	0.06	0.01	94	0.01	0	88
Plus: other tax equivalent adjustments	0	0	85	0	0	80	0	0	48	0	0	84	0	0	10
Equals: Pretax net operating income (tax equivalent)	1.61	1.76	46	1.21	0.91	68	1.21	1.04	61	1.57	1.56	48	1.41	1.57	34
Less: Applicable income taxes (tax equivalent)	0.37	0.41	38	0.29	0.21	73	0.28	0.23	64	0.33	0.36	39	0.32	0.33	45
Less: Minority interest	0	0	41	0	0	43	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.24	1.34	42	0.92	0.70	64	0.93	0.81	60	1.24	1.19	52	1.09	1.24	31
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.24	1.34	42	0.92	0.71	63	0.93	0.82	59	1.24	1.19	52	1.09	1.24	31
Memo: Net income (last four quarters)	1.18	1.30	42	0.98	0.81	66	0.93	0.82	59	1.24	1.19	52	1.09	1.24	30
Net income—BHC and noncontrolling (minority) interest	1.24	1.35	42	0.92	0.72	63	0.93	0.83	59	1.24	1.20	52	1.09	1.25	30
Margin Analysis															
Average earning assets / Average assets	92.74	93.09	45	92	92.11	48	92.20	92.32	48	90.83	91.05	46	90.77	91.48	42
Average interest-bearing funds / Average assets	54.33	61.98	18	57.56	64.67	23	57.81	64.06	23	59.61	65.57	24	58.43	65.56	20
Interest income (tax equivalent) / Average earning assets	3.54	3.12	75	4.07	3.64	77	3.98	3.55	75	4.76	4.41	73	4.83	4.24	84
Interest expense / Average earning assets	0.17	0.26	31	0.37	0.58	24	0.33	0.52	24	0.74	1.08	26	0.53	0.86	21
Net interest income (tax equivalent) / Average earning assets	3.37	2.85	79	3.70	3.05	83	3.65	3.01	86	4.02	3.33	79	4.30	3.38	86
Yield or Cost															
Total loans and leases (tax equivalent)	4.51	4.07	77	4.74	4.35	75	4.73	4.27	77	5.50	5.09	77	5.55	4.95	84
Interest-bearing bank balances	0.18	0.13	92	0.70	0.36	90	0.62	0.27	92	2.77	2.04	84	2.76	1.64	96
Federal funds sold and reverse repos	0.06	0.25	40		0.75		0	0.68	7	2.86	2.44	72	0	2.17	2
Trading assets	0	0.45	26	0	0.65	23	0	0.60	23	0	0.99	21	0	1.11	19
Total earning assets	3.50	3.09	75	4.03	3.61	77	3.94	3.51	75	4.71	4.36	74	4.77	4.20	84
Investment securities (tax equivalent)	2.19	1.77	79	2.73	2.36	81	2.62	2.25	80	2.99	2.76	72	2.92	2.68	72
US Treasury and agency securities (excluding mortgage-backed securities)	1.30	1.23	52	1.42	1.85	30	1.32	1.75	30	3.05	2.32	85	1.65	2.05	18
Mortgage-backed securities	2.31	1.55	93	3.30	2.17	98	3.08	2.05	97	3.65	2.61	98	3.17	2.50	94
All other securities	1.94	2.85	21	1.78	3.28	9	1.73	3.24	8	1.87	4.06	5	2.48	4.20	9
Interest-bearing deposits	0.17	0.22	38	0.45	0.60	36	0.39	0.53	35	0.95	1.10	42	0.61	0.81	34
Time deposits of \$250K or more	0.84	0.70	67	1.66	1.53	59	1.42	1.42	45	1.81	1.96	34	1.37	1.44	40
Time deposits < \$250K	0.40	0.67	21	1.28	1.47	32	1.14	1.36	27	1.38	1.82	22	0.90	1.29	23
Other domestic deposits	0.11	0.16	41	0.29	0.41	33	0.24	0.36	32	0.84	0.93	44	0.53	0.67	40
Foreign deposits		0.12			0.48			0.42			1.19			0.97	
Federal funds purchased and repos	7.64	0.18	99	4.35	0.71	97	4.84	0.62	97	20.58	1.86	99	3.27	1.51	92
Other borrowed funds and trading liabilities	0.07	1.29	13	0.10	1.54	3	0.13	1.50	3	0.23	2.38	3	0.14	2.28	1
All interest-bearing funds	0.29	0.38	38	0.60	0.82	30	0.53	0.74	28	1.13	1.49	28	0.82	1.19	26

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	92,839	79,622	106,757	126,438	105,656
Fiduciary activities income	18,037	15,356	20,862	19,399	18,393
Service charges on deposit accounts - domestic	20,181	17,151	23,468	24,192	21,912
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	2,135	1,594	2,158	3,000	2,544
Insurance activities revenue	449	383	598	786	1,969
Venture capital revenue	0	0	0	0	0
Net servicing fees	2,495	1,980	2,977	4,806	7,304
Net securitization income	137	1,087	1,103	2,435	1,008
Net gains (losses) on sales of loans, OREO, other assets	18,741	17,978	22,772	33,422	19,096
Other non-interest income	30,664	24,093	32,819	38,398	33,430
Total overhead expenses	317,492	269,691	367,290	367,574	351,681
Personnel expense	177,661	151,219	203,066	201,157	196,693
Net occupancy expense	33,307	28,841	40,026	38,743	37,857
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	7,226	8,169	10,670	11,972	9,355
Other operating expenses	99,298	81,462	113,528	115,702	107,776
Fee income on mutual funds and annuities	858	765	1,022	1,451	1,098
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,163	1,827	2,013	1,908	2,045
Average personnel expense per employee	82.14	82.77	100.88	105.43	96.18
Average assets per employee	8,455.43	7,791.87	7,340.84	6,298.20	5,264.77

	BHC	Peer # 1	Pct													
Analysis Ratios																
Mutual fund fee income / Non-interest income	0.92	2.14	40	0.96	2.09	42	0.96	2.02	41	1.15	2.72	38	1.04	3.08	31	
Overhead expenses / Net Interest Income + non-interest income	61.51	58.85	61	61.46	62.06	52	61.37	62.28	48	65.62	61.29	71	67.68	60.88	78	
Percent of Average Assets																
Total overhead expense	2.31	2.21	60	2.53	2.59	59	2.49	2.57	56	3.06	2.69	73	3.27	2.71	81	
Personnel expense	1.30	1.23	63	1.42	1.30	62	1.37	1.30	60	1.67	1.41	77	1.83	1.44	84	
Net occupancy expense	0.24	0.24	54	0.27	0.26	56	0.27	0.26	56	0.32	0.28	69	0.35	0.28	74	
Other operating expenses	0.78	0.72	68	0.84	0.95	58	0.84	0.94	58	1.06	0.97	72	1.09	0.97	75	
Overhead less non-interest income	1.64	1.08	88	1.78	1.27	81	1.76	1.25	82	2.01	1.32	88	2.29	1.38	94	
Percent of Adjusted Operating Income (Tax Equivalent)																
Total overhead expense	60.89	58.34	61	60.92	61.60	54	60.81	61.82	50	65.05	60.64	72	66.88	60.37	77	
Personnel expense	34.07	32.89	56	34.16	32.31	58	33.62	32.36	51	35.60	32.39	69	37.41	32.51	78	
Net occupancy expense	6.39	6.26	49	6.51	6.55	49	6.63	6.58	52	6.86	6.52	57	7.20	6.48	65	
Other operating expenses	20.43	18.68	68	20.25	22.16	51	20.56	22.28	57	22.59	21.20	71	22.28	20.90	67	
Total non-interest income	17.80	28.20	28	17.99	28.52	30	17.68	28.83	27	22.37	29.23	43	20.09	28.50	34	
Fiduciary activities income	3.46	2.27	69	3.47	2.06	73	3.45	2.09	72	3.43	1.97	75	3.50	2.14	74	
Service charges on domestic deposit accounts	3.87	3.25	61	3.87	3.23	62	3.89	3.27	62	4.28	3.88	54	4.17	4.15	47	
Trading revenue	0	0.68	25	0	1.37	27	0	1.28	25	0	1.18	22	0	0.85	27	
Investment banking fees and commissions	0.41	2.46	27	0.36	2.59	25	0.36	2.46	24	0.53	3.54	27	0.48	3.42	24	
Insurance activities revenue	0.09	0.38	55	0.09	0.41	53	0.10	0.41	54	0.14	0.47	56	0.37	0.47	70	
Venture capital revenue	0	0.03	45	0	0	45	0	0.01	44	0	0.02	42	0	0.02	41	
Net servicing fees	0.48	0.56	62	0.45	-0.04	80	0.49	0.01	82	0.85	0.28	85	1.39	0.65	78	
Net securitization income	0.03	0.01	89	0.25	0	95	0.18	0	94	0.43	0.01	95	0.19	0.01	94	
Net gain (loss) - sales of loans, OREO, and other assets	3.59	3.64	56	4.06	3.74	65	3.77	3.92	62	5.91	1.86	91	3.63	1.61	81	
Other non-interest income	5.88	9.39	30	5.44	9.49	28	5.43	9.65	29	6.79	10.04	34	6.36	9.86	33	
Overhead less non-interest income	43.08	29.67	86	42.93	31.97	78	43.14	31.93	79	42.67	31.06	87	46.79	31.46	90	
Applicable income taxes / Pretax net operating income (tax equivalent)	20.42	21.49	39	20.92	18.64	61	20.09	18.63	55	18.51	20.56	30	18.63	19.04	38	
Applicable income tax + TE / Pretax net operating income + TE	22.80	23.11	45	23.97	22.16	66	23.14	21.18	62	21.12	23.23	30	22.74	21.56	56	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	6,513,343	5,363,167	6,136,138	5,451,228	4,880,488	21.45	77.83
Commercial and industrial loans	2,472,479	2,997,049	3,043,938	2,047,485	1,691,962	-17.50	106.55
Loans to individuals	144,441	124,970	139,895	136,765	189,744	15.58	-10.20
Loans to depository institutions and acceptances of other banks	0	0	2,000	0	0		
Agricultural loans	280,569	239,821	311,639	275,863	317,045	16.99	13.51
Other loans and leases	481,153	468,913	465,334	490,241	453,553	2.61	89.89
Less: Unearned income	0	28,305	17,944	6,917	5,294	-100.00	-100.00
Loans and leases, net of unearned income	9,891,985	9,165,615	10,081,000	8,394,665	7,527,498	7.92	79.30
Less: Allowance for loan and lease losses	117,533	103,377	131,606	70,395	61,963	13.69	115.05
Net loans and leases	9,774,452	9,062,238	9,949,394	8,324,270	7,465,535	7.86	78.94
Debt securities that reprice or mature in over 1 year	6,886,775	4,130,913	5,145,172	2,725,450	2,355,733	66.71	293.97
Mutual funds and equity securities	20,790	19,569	19,629	18,436	17,086	6.24	53.12
Subtotal	16,682,017	13,212,720	15,114,195	11,068,156	9,838,354	26.26	130.92
Interest-bearing bank balances	138,297	159,500	102,316	175,691	55,167	-13.29	122.19
Federal funds sold and reverse repos	0	0	19,473	0	0		-100.00
Debt securities that reprice or mature within 1 year	632,525	893,777	1,056,865	665,034	318,463	-29.23	287.98
Trading assets	25,801	49,629	45,196	16,544	4,449	-48.01	656.41
Total earning assets	17,478,640	14,315,626	16,338,045	11,925,425	10,216,433	22.09	134.51
Non-interest-bearing cash and due from depository institutions	192,247	175,284	219,243	206,607	223,135	9.68	36.06
Premises, fixed assets, and leases	241,098	219,991	247,651	223,725	194,676	9.59	45.38
Other real estate owned	4,744	5,050	6,624	6,914	6,153	-6.06	-55.83
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	1,079,496	896,774	1,096,827	846,926	767,609	20.38	150.48
Total assets	18,996,225	15,612,664	17,908,339	13,209,597	11,408,006	21.67	131.60
Quarterly average assets	18,608,775	15,167,225	16,401,152	12,798,770	11,371,247	22.69	127.69
Average loans and leases (YTD)	9,981,423	8,923,933	9,034,557	7,758,893	7,136,852	11.85	81.71
Memoranda							
Loans held-for-sale	37,078	65,969	57,949	26,748	119,801	-43.79	-52.66
Loans not held-for-sale	9,854,907	9,099,646	10,023,051	8,367,917	7,407,697	8.30	81.20
Real estate loans secured by 1-4 family	1,145,431	1,029,246	1,173,080	1,165,592	1,215,642	11.29	8.35
Commercial real estate loans	4,963,809	4,066,379	4,560,918	3,995,662	3,398,918	22.07	110.46
Construction and land development	812,516	915,196	861,718	1,027,081	845,717	-11.22	49.20
Multifamily	261,210	214,290	263,383	228,486	181,080	21.90	98.54
Nonfarm nonresidential	3,890,083	2,936,893	3,435,817	2,740,095	2,372,121	32.46	131.23
Real estate loans secured by farmland	404,103	267,542	402,140	289,974	265,928	51.04	63.59
Total investment securities	7,540,090	5,044,259	6,221,666	3,408,920	2,691,282	49.48	291.76
U.S. Treasury securities	1,013	2,035	2,026	8,502	25,415	-50.22	91.13
US agency securities (excluding mortgage-backed securities)	35,031	158,431	166,779	184,677	84,671	-77.89	-75.32
Municipal securities	1,908,821	1,274,110	1,724,118	798,514	611,256	49.82	204.24
Mortgage-backed securities	4,688,694	2,664,015	3,231,306	1,702,413	1,620,797	76.00	312.17
Asset-backed securities	877,647	921,299	1,069,266	691,578	323,855	-4.74	
Other debt securities	8,094	4,800	8,542	4,800	8,202	68.63	122.48
Mutual funds and equity securities	20,790	19,569	19,629	18,436	17,086	6.24	53.12
Available-for-sale securities	7,433,946	4,935,929	6,113,147	3,299,160	2,437,913	50.61	348.00
U.S. Treasury securities	1,013	2,035	2,026	8,502	25,415	-50.22	91.13
US agency securities (excluding mortgage-backed securities)	35,031	158,431	166,779	184,677	84,671	-77.89	-75.32
Municipal securities	1,823,467	1,185,349	1,635,228	707,190	374,973	53.83	403.57
Mortgage-backed securities	4,688,694	2,664,015	3,231,306	1,702,413	1,620,797	76.00	312.17
Asset-backed securities	877,647	921,299	1,069,266	691,578	323,855	-4.74	
Other debt securities	8,094	4,800	8,542	4,800	8,202	68.63	122.48
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	9,657	10,857	11,150	9,161	9,058	-11.05	-50.85
Available-for-sale securities appreciation (depreciation)	33,789	81,167	103,750	1,362	-41,910	-58.37	1124.68
Structured notes, fair value	0	0	0	0	0		
Pledged securities	1,877,982	1,912,101	2,121,418	509,646	524,789	-1.78	139.78

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	6,537,722	5,022,567	5,688,810	3,543,863	3,290,194	30.17	192.03
NOW, ATS and transaction accounts	773,247	644,084	865,636	660,750	524,396	20.05	969.90
Time deposits less brokered deposits < \$250K	738,323	741,168	867,446	881,305	711,986	-0.38	
MMDA and other savings accounts	7,642,957	6,098,067	7,154,068	5,646,675	4,653,666	25.33	107.63
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	15,692,249	12,505,886	14,575,960	10,732,593	9,180,242	25.48	146.78
Time deposits of \$250K or more	329,978	261,219	403,940	298,291	269,490	26.32	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	128,593	90,185	120,392	86,936	115,524	42.59	-40.27
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	138,589	244,144	75,421	100,692	111,486	-43.23	380.68
Other borrowings w/remaining maturity over 1 year	23,885	297,900	233,686	75,759	63,769	-91.98	-54.98
Brokered deposits < \$250K	16	5	5	13,447	53,106	220.00	
Noncore funding	621,061	893,453	833,444	575,125	613,375	-30.49	-27.03
Trading liabilities	25,801	49,629	45,196	16,544	4,449	-48.01	656.41
Subordinated notes and debentures + trust preferred securities	369,244	220,471	220,751	219,629	211,136	67.48	74.64
Other liabilities	115,618	131,621	153,757	87,569	73,629	-12.16	58.11
Total liabilities	16,823,973	13,801,060	15,829,108	11,631,460	10,082,831	21.90	124.38
Equity Capital							
Perpetual preferred stock (including surplus)	110,705	110,705	110,705	0	0	0.00	8058.07
Common stock	42,250	36,885	42,094	36,704	34,477	14.55	71.17
Common surplus	1,068,913	847,377	1,062,083	839,857	743,095	26.14	282.69
Retained earnings	926,834	761,211	791,630	702,502	579,252	21.76	130.45
Accumulated other comprehensive income	23,550	55,426	72,719	-926	-31,649	-57.51	
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	2,172,252	1,811,604	2,079,231	1,578,137	1,325,175	19.91	208.39
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,172,252	1,811,604	2,079,231	1,578,137	1,325,175	19.91	208.39
Total liabilities and capital	18,996,225	15,612,664	17,908,339	13,209,597	11,408,006	21.67	131.60
Memoranda							
Non-interest-bearing deposits	6,537,722	5,022,567	5,688,810	3,543,863	3,290,195	30.17	192.03
Interest-bearing deposits	9,484,521	7,744,543	9,291,095	7,500,468	6,212,643	22.47	102.92
Total deposits	16,022,243	12,767,110	14,979,905	11,044,331	9,502,838	25.50	131.78
Long-term debt that reprices within 1 year	100,131	225,155	76,966	103,794	113,777	-55.53	168.35
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,079,231	1,578,137	1,578,137	1,325,175	991,457		
Accounting restatements	0	-14,891	-14,891	-1,272	0		
Net income	170,343	98,129	137,938	149,129	116,998		
Net sale of new perpetual preferred stock	0	110,705	110,705	0	-938		
Net sale of new common stock	1,716	2,150	3,004	661	0		
Sale of treasury stock	0	0	0	0	97		
Less: Purchase of treasury stock	0	0	0	0	97		
Changes incident to business combinations	0	0	217,202	92,258	238,075		
Less: Dividends declared	35,139	24,529	33,919	24,607	19,357		
Change in other comprehensive income	-49,169	56,352	73,645	30,723	-6,895		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	5,270	5,551	7,410	6,070	5,835		
Holding company equity capital, ending balance	2,172,252	1,811,604	2,079,231	1,578,137	1,325,175		

BHC Name

City/State

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	34.29	36.06	38	34.35	36.66	38	34.26	36.22	40	41.27	37.78	46	42.78	37.19	52
Commercial and industrial loans	13.02	11.11	66	19.20	14.40	74	17	13.52	68	15.50	12.02	69	14.83	12.85	63
Loans to individuals	0.76	3.60	36	0.80	3.57	34	0.78	3.40	34	1.04	4.20	34	1.66	4.31	44
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	30	0.01	0.03	79	0	0.04	29	0	0.05	28
Agricultural loans	1.48	0.21	93	1.54	0.20	92	1.74	0.19	93	2.09	0.24	93	2.78	0.30	93
Other loans and leases	2.53	4.26	42	3	4.66	45	2.60	4.63	40	3.71	5.01	46	3.98	5	48
Net loans and leases	51.45	58.81	24	58.04	63	25	55.56	61.58	24	63.02	63.77	35	65.44	63.98	39
Debt securities over 1 year	36.25	18.32	93	26.46	14.80	91	28.73	15.55	93	20.63	14.60	82	20.65	14.63	78
Mutual funds and equity securities	0.11	0.05	77	0.13	0.06	77	0.11	0.05	77	0.14	0.06	80	0.15	0.06	82
Subtotal	87.82	78.17	87	84.63	79.07	66	84.40	78.16	69	83.79	79.65	50	86.24	79.97	63
Interest-bearing bank balances	0.73	9.37	3	1.02	6.40	9	0.57	7.51	3	1.33	3.06	33	0.48	3.04	14
Federal funds sold and reverse repos	0	0.53	27	0	0.80	27	0.11	0.82	72	0	1.57	25	0	1.66	23
Debt securities 1 year or less	3.33	1.51	84	5.72	1.85	90	5.90	1.68	92	5.03	1.91	87	2.79	1.96	75
Trading assets	0.14	0.58	50	0.32	1.04	48	0.25	1.01	46	0.13	1.19	44	0.04	1.33	36
Total earning assets	92.01	91.57	57	91.69	90.87	60	91.23	91.05	55	90.28	89.53	59	89.55	89.74	47
Non-interest cash and due from depository institutions	1.01	0.99	49	1.12	1.03	54	1.22	1.07	58	1.56	1.14	79	1.96	1.21	90
Other real estate owned	0.02	0.01	77	0.03	0.03	68	0.04	0.02	75	0.05	0.03	76	0.05	0.04	68
All other assets	6.98	7.39	45	7.19	8.03	40	7.54	7.82	45	8.16	9.27	36	8.49	8.98	42
Memoranda															
Short-term investments	4.06	12.31	13	6.75	10.21	41	6.58	11.17	30	6.36	7.63	57	3.28	7.80	42
U.S. Treasury securities	0.01	1.18	27	0.01	0.91	37	0.01	0.84	39	0.06	1.03	41	0.22	1.04	50
US agency securities (excluding mortgage-backed securities)	0.18	0.75	42	1.01	0.59	74	0.93	0.63	73	1.40	0.54	83	0.74	0.69	64
Municipal securities	10.05	1.70	95	8.16	1.60	95	9.63	1.69	96	6.04	1.34	92	5.36	1.62	89
Mortgage-backed securities	24.68	13.46	87	17.06	11.20	80	18.04	11.75	80	12.89	11.44	59	14.21	11.13	68
Asset-backed securities	4.62	0.47	96	5.90	0.31	97	5.97	0.32	98	5.24	0.28	97	2.84	0.33	93
Other debt securities	0.04	0.51	39	0.03	0.40	38	0.05	0.42	43	0.04	0.39	42	0.07	0.41	51
Loans held-for-sale	0.20	0.50	50	0.42	0.52	55	0.32	0.52	47	0.20	0.39	48	1.05	0.30	90
Loans held for investment	51.88	58.34	26	58.28	63.22	24	55.97	61.72	25	63.35	63.50	36	64.93	63.93	38
Real estate loans secured by 1-4 family	6.03	11.57	27	6.59	12.28	27	6.55	11.91	27	8.82	13.29	31	10.66	13.46	36
Revolving	1.10	1.44	50	1.42	1.72	51	1.30	1.66	50	1.92	2.07	52	2.12	2.27	52
Closed-end, secured by first liens	4.62	9.73	26	4.92	10.10	27	5.02	9.81	28	6.50	10.69	29	8.02	10.57	36
Closed-end, secured by junior liens	0.31	0.19	80	0.25	0.24	64	0.23	0.22	66	0.40	0.28	74	0.52	0.31	76
Commercial real estate loans	26.13	22.35	60	26.05	22.30	55	25.47	22.22	56	30.25	22.23	65	29.79	21.58	65
Construction and land development	4.28	3.40	63	5.86	3.47	77	4.81	3.40	70	7.78	3.44	88	7.41	3.51	85
Multifamily	1.38	3.32	28	1.37	3.10	31	1.47	3.12	32	1.73	3.01	42	1.59	2.72	41
Nonfarm nonresidential	20.48	14.65	70	18.81	14.72	64	19.19	14.72	65	20.74	14.69	67	20.79	14.44	68
Real estate loans secured by farmland	2.13	0.35	92	1.71	0.33	91	2.25	0.33	94	2.20	0.36	93	2.33	0.41	93

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	65.84	60.51	53	58.51	56.15	41	60.87	57.15	49	64.94	57.46	50	64.84	56.49	54
Real estate loans secured by 1-4 family	11.58	20	24	11.23	19.51	25	11.64	19.43	26	13.88	20.75	30	16.15	21.10	28
Revolving	2.12	2.47	50	2.42	2.66	48	2.31	2.64	48	3.02	3.15	50	3.21	3.50	47
Closed-end	9.46	17.35	24	8.81	16.64	24	9.32	16.59	25	10.86	17.39	27	12.94	17.39	31
Commercial real estate loans	50.18	37.13	73	44.37	33.63	66	45.24	34.63	65	47.60	33.52	73	45.15	32.14	66
Construction and land development	8.21	5.69	72	9.99	5.18	82	8.55	5.26	77	12.23	5.09	92	11.24	5.20	86
1-4 family	1.34	1.19	61	1.49	0.94	70	1.32	0.93	67	1.96	0.94	76	2.24	1.02	78
Other	6.88	4.46	75	8.50	4.09	90	7.23	4.19	80	10.27	4.02	94	9	4.05	90
Multifamily	2.64	5.41	30	2.34	4.78	32	2.61	4.96	31	2.72	4.69	38	2.41	4.10	36
Nonfarm nonresidential	39.33	24.45	83	32.04	22.19	75	34.08	22.93	79	32.64	22.15	72	31.51	21.40	71
Owner-occupied	21.55	8.31	96	16.30	7.46	93	17.66	7.68	93	17.54	7.72	91	17	8.03	90
Other	17.77	15.83	58	15.74	14.52	54	16.42	14.95	56	15.10	14.34	53	14.51	13.38	52
Real estate loans secured by farmland	4.09	0.61	93	2.92	0.52	92	3.99	0.54	96	3.45	0.55	93	3.53	0.63	92
Loans to depository institutions and acceptances of other banks	0	0.03	32	0	0.06	30	0.02	0.06	77	0	0.11	29	0	0.12	28
Commercial and industrial loans	24.99	19.45	72	32.70	22.98	81	30.19	22.17	79	24.39	19.53	69	22.48	20.32	63
Loans to individuals	1.46	6.58	38	1.36	6.23	36	1.39	6.13	37	1.63	7.13	34	2.52	7.36	42
Credit card loans	0.08	0.51	61	0.08	0.63	60	0.08	0.65	60	0.11	0.81	57	0.11	1.02	54
Agricultural loans	2.84	0.38	93	2.62	0.31	93	3.09	0.32	93	3.29	0.37	92	4.21	0.46	93
Other loans and leases	4.86	8.42	47	5.12	9.11	46	4.62	9.09	44	5.84	9.85	47	6.03	9.66	47
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	390.90	383.43	46	350.29	387.92	40	400.34	381.27	45	414.86	391.26	47	433.19	379.80	55
Real estate loans secured by 1-4 family	68.74	124.74	28	67.22	130.23	27	76.53	125.03	30	88.71	138.18	31	107.90	137.84	38
Revolving	12.58	15.53	50	14.47	18.32	50	15.22	17.42	51	19.29	21.26	52	21.45	23.33	51
Closed-end	56.16	107.54	28	52.76	110.40	26	61.32	106.14	30	69.41	115.20	29	86.45	112.79	38
Commercial real estate loans	297.91	238.58	62	265.59	237.16	50	297.57	234.65	62	304.09	229.44	62	301.69	219.72	64
Construction and land development	48.76	36.07	66	59.78	36.48	75	56.22	35.62	75	78.17	34.95	87	75.07	35.36	85
1-4 family	7.94	7.44	62	8.91	6.64	65	8.69	6.34	67	12.54	6.61	74	14.94	7.04	75
Other	40.82	28.34	70	50.87	28.60	77	47.53	28.16	78	65.62	27.32	90	60.12	27.26	90
Multifamily	15.68	35.29	30	14	32.93	30	17.18	32.74	35	17.39	31.04	41	16.07	27.85	42
Nonfarm nonresidential	233.47	156.30	78	191.82	156.60	59	224.16	155.06	71	208.53	152.10	63	210.55	147.22	66
Owner-occupied	127.95	52.63	93	97.60	52.43	83	116.18	52.37	91	112.08	53.07	88	113.59	54.89	88
Other	105.51	100.99	53	94.22	101.87	44	107.98	100.54	54	96.45	97.41	50	96.96	91.80	54
Real estate loans secured by farmland	24.25	3.67	93	17.47	3.43	90	26.24	3.44	95	22.07	3.60	94	23.60	4.02	93
Loans to depository institutions and acceptances of other banks	0	0.20	32	0	0.31	30	0.13	0.28	78	0	0.44	29	0	0.54	28
Commercial and industrial loans	148.39	116.17	70	195.75	150.16	71	198.59	139.91	76	155.82	122.02	67	150.18	128.82	61
Loans to individuals	8.67	36.56	37	8.16	36.83	33	9.13	37.47	37	10.41	43.51	33	16.84	42.67	44
Credit card loans	0.48	2.58	62	0.51	3.28	60	0.54	3.30	60	0.68	4.34	58	0.73	5.31	56
Agricultural loans	16.84	2.03	93	15.66	1.99	93	20.33	1.88	94	20.99	2.18	94	28.14	2.72	94
Other loans and leases	28.88	47.63	43	30.63	49.92	43	30.36	49.54	44	37.31	52.44	49	40.26	51.79	50
Supplemental															
Non-owner occupied CRE loans / Gross loans	28.65	29.25	48	28.10	26.62	50	27.61	27.32	49	30.12	26.45	55	28.27	24.79	53
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	170.08	187.63	44	168.24	186.45	43	181.58	183.76	49	192.45	178.57	53	188.89	167.93	54
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	298.03	244.92	62	265.84	243.47	50	297.76	240.85	60	304.53	236.10	60	302.48	225.98	61

BHC Name

City/State

Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	4.06	12.31	13	6.75	10.21	41	6.58	11.17	30	6.36	7.63	57	3.28	7.80	42
Liquid assets	15.22	29.12	14	10.72	24.65	12	11.64	26.22	12	10.81	22.44	15	15.07	22.72	32
Investment securities	39.69	20.37	94	32.31	17.19	91	34.74	17.85	96	25.81	16.99	82	23.59	17.27	79
Net loans and leases	51.45	58.81	24	58.04	63	25	55.56	61.58	24	63.02	63.77	35	65.44	63.98	39
Net loans, leases and standby letters of credit	51.74	59.61	24	58.41	63.89	24	55.94	62.48	23	63.55	64.84	35	66.01	65.07	36
Core deposits	82.61	75.52	79	80.10	69.20	83	81.39	70.67	86	81.25	63.09	96	80.47	62.13	94
Noncore funding	3.27	10.15	18	5.72	15.53	17	4.65	14.13	18	4.35	19.36	5	5.38	21.34	8
Time deposits of \$250K or more	1.74	1.67	60	1.67	2.35	43	2.26	2.11	63	2.26	2.94	46	2.36	2.89	43
Foreign deposits	0	0.33	39	0	0.36	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	0.68	1.19	51	0.58	1.44	46	0.67	1.47	47	0.66	1.94	45	1.01	1.97	47
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0.68	0.54	63	0.58	0.59	59	0.56	0.54	56	0.66	0.48	57	1.01	0.54	61
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0.73	0.88	61	1.56	1.75	61	0.42	1.24	44	0.76	3.01	26	0.98	3.67	25
Earning assets that reprice within 1 year	40.64	38.80	53	32.60	38.76	31	30.85	39.38	26	34.06	39.29	31	33.88	40.29	28
Interest-bearing liabilities that reprice within 1 year	48.66	6.64	96	48.08	8.86	96	50.36	8.20	96	53.77	10.19	99	51.33	10.01	99
Long-term debt that reprices within 1 year	0.53	0.27	79	1.44	0.52	83	0.43	0.47	72	0.79	0.96	70	1	1.34	67
Net assets that reprice within 1 year	-8.55	30.83	1	-16.93	27.76	1	-19.94	29.11	1	-20.50	26.63	0	-18.45	27.38	0
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-0.90	-3.31	60	-1.21	6.19	31	-2.28	3.20	35	-2.40	14.45	10	2.44	16.62	11
Net short-term noncore funding dependence	-1.50	-9.17	72	-3.89	-2.71	38	-4.33	-4.76	46	-4.01	3.38	22	0.98	4.66	24
Short-term investment / Short-term noncore funding	147.88	304.29	32	195.60	149.65	74	225.07	184.19	66	211.73	77.77	86	79.45	66.46	73
Liquid assets - short-term noncore funding / Nonliquid assets	14.72	36.72	21	8.14	24.47	26	9.86	28.18	24	8.75	16.97	39	12.89	16.04	53
Net loans and leases / Total deposits	61.01	73.05	24	70.98	82.06	23	66.42	79.43	17	75.37	90.31	17	78.56	90.08	19
Net loans and leases / Core deposits	62.29	78.83	18	72.46	92.26	14	68.26	88.34	12	77.56	103.93	10	81.32	105	14
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.62	0.50	64	0.76	1.73	39	0.80	1.57	46	0.74	0.72	61	0.85	-0.82	96
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	2.18	1.06	78	5.69	4.54	69	7.40	4.31	84	0.11	1.36	19	-3.94	-1.98	5
Structured notes appreciation (depreciation) / Tier 1 capital		0			0			0.02			0			-0.05	
Percent of Investment Securities															
Held-to-maturity securities	1.13	13.65	37	1.76	11.41	46	1.43	11.38	43	2.68	12.67	44	8.78	16.19	44
Available-for-sale securities	98.59	84.59	63	97.85	86.72	56	98.26	87.23	60	96.78	85.40	54	90.59	81.88	60
U.S. Treasury securities	0.01	6.01	27	0.04	5.26	34	0.03	4.72	36	0.25	6.15	35	0.94	6.99	48
US agency securities (excluding mortgage-backed securities)	0.46	4.24	36	3.14	3.94	61	2.68	4.01	57	5.42	3.49	73	3.15	4.02	61
Municipal securities	25.32	8.38	86	25.26	9.87	80	27.71	9.83	82	23.42	7.75	86	22.71	9.16	85
Mortgage-backed securities	62.18	66.09	43	52.81	66.61	28	51.94	66.64	25	49.94	67.43	24	60.22	65.45	37
Asset-backed securities	11.64	2.45	89	18.26	1.91	95	17.19	1.91	95	20.29	1.66	95	12.03	2.05	91
Other debt securities	0.11	3.01	31	0.10	2.93	32	0.14	3.01	35	0.14	2.94	38	0.30	2.79	44
Mutual funds and equity securities	0.28	0.29	66	0.39	0.38	66	0.32	0.35	65	0.54	0.40	64	0.63	0.42	66
Debt securities 1 year or less	8.39	8.18	62	17.72	11.25	78	16.99	10.55	81	19.51	11.86	77	11.83	11.91	64
Debt securities 1 to 5 years	46.72	17.39	90	46.76	17.70	90	44.59	17.03	89	46.12	17.94	89	55.39	19.18	90
Debt securities over 5 years	44.61	72.07	15	35.14	68.10	15	38.11	69.86	15	33.83	66.02	17	32.14	64.73	17
Pledged securities	24.91	33.37	42	37.91	37.16	52	34.10	35.67	46	14.95	30.57	28	19.50	33.30	35
Structured notes, fair value	0	0.06	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	-26.82	64.27	9	18.56	124.80	23	40.19	183.32	28	125.02	26.69	87	-12.61	6.77	24
Investment securities	49.48	32.48	69	62.02	20.30	89	82.51	23.62	91	26.67	11.75	81	8.77	9.42	63
Core deposits	25.48	16.96	81	22.96	26	49	35.81	26.88	83	16.91	11.23	74	19.61	7.29	87
Noncore funding	-30.49	-21.64	36	81.58	-6.57	97	44.92	-12.18	94	-6.24	6.59	28	-29.40	10.67	1

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			3,258,618	2,973,732	2,471,463
Commit: Secured commercial real estate loans	742,400	637,116	632,325	724,391	713,182
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			274,753	224,733	190,627
Securities underwriting	0	0	0	0	0
Standby letters of credit	53,703	57,296	69,255	70,635	65,275
Commercial and similar letters of credit	5,208	5,784	3,951	8,896	6,627
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	13,873	4,530	4,471	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	13,873	4,530	4,471	0	0
Derivative Contracts					
Interest rate futures and forward contracts	67,000	97,000	86,500	52,500	30,146
Written options contracts (interest rate)	37,209	51,579	42,078	74,105	21,603
Purchased options contracts (interest rate)	0	0	0	53,749	0
Interest rate swaps	883,251	1,038,134	1,050,570	924,676	911,706
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							18.20	22.01	44	22.51	23.52	53	21.66	24.05	52
Standby letters of credit	0.28	0.66	31	0.37	0.72	40	0.39	0.71	40	0.53	0.84	47	0.57	0.92	46
Commercial and similar letters of credit	0.03	0.02	74	0.04	0.02	82	0.02	0.02	72	0.07	0.02	84	0.06	0.02	80
Securities lent	0	0.10	42	0	0.23	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0.07	0.24	60	0.03	0.39	54	0.02	0.35	55	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	35	0	0.24	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.07	0.13	77	0.03	0.35	70	0.02	0.30	69	0	0.45	34	0	0.69	34
Derivative contracts	5.20	47.31	21	7.60	51.49	21	6.58	48.62	17	8.37	68.47	23	8.45	65.81	31
Interest rate contracts	5.20	35.15	21	7.60	36.10	23	6.58	34.36	19	8.37	47.31	25	8.45	43.84	34
Interest rate futures and forward contracts	0.35	4.39	53	0.62	8.89	46	0.48	6.21	44	0.40	10.67	47	0.26	11.40	47
Written options contracts (interest rate)	0.20	1.69	32	0.33	2.33	35	0.23	2.18	29	0.56	2.47	52	0.19	2.16	38
Purchased options contracts (interest rate)	0	1.29	22	0	1.45	22	0	1.46	22	0.41	2.65	61	0	2.32	23
Interest rate swaps	4.65	20.27	27	6.65	20.71	28	5.87	20.83	25	7	28.86	29	7.99	26.74	36
Foreign exchange contracts	0	6.12	25	0	5.79	25	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts	0	3.76	27	0	3.70	26	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.76	39	0	0.73	39	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.91	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.13	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.31	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.21	39	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.30	37	0	0.31	36	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							36.07	42.82	58	38.33	45.53	56	34.63	44.93	51

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	987,460	1,186,713	1,179,148	1,105,030	963,455
Interest rate contracts	987,460	1,186,713	1,179,148	1,105,030	963,455
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	67,000	97,000	86,500	52,500	30,146
Written options	37,209	51,579	42,078	74,105	21,603
Exchange-traded	0	0	0	0	0
Over-the-counter	37,209	51,579	42,078	74,105	21,603
Purchased options	0	0	0	53,749	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	53,749	0
Swaps	883,251	1,038,134	1,050,570	924,676	911,706
Held for trading	857,565	887,713	902,113	855,880	422,491
Interest rate contracts	857,565	887,713	902,113	855,880	422,491
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	129,895	299,000	277,035	249,150	540,964
Interest rate contracts	129,895	299,000	277,035	249,150	540,964
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	973,703	1,139,664	1,141,541	1,030,925	941,852
One year or less	70,978	153,667	143,491	72,500	91,517
Over 1 year to 5 years	88,307	101,204	105,002	114,074	209,552
Over 5 years	814,418	884,793	893,048	844,351	640,783
Gross negative fair value (absolute value)	27,842	59,679	54,433	21,191	6,443
Gross positive fair value	27,715	52,668	47,702	17,839	7,189
Held for trading	25,801	49,629	45,196	16,544	4,449
Non-traded	1,914	3,039	2,506	1,295	2,740
Current credit exposure on risk-based capital derivative contracts	28,459	52,668	47,702	16,755	4,478
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name _____ City/State _____

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	100	94.10	76	100	94.62	76	100	94.10	77	100	93.44	80	100	92.91	80
Foreign exchange contracts	0	3.22	25	0	3.07	25	0	3.49	25	0	3.20	22	0	3.39	21
Equity, commodity, and other contracts	0	1.21	34	0	1.18	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards															
Written options	6.79	12.59	54	8.17	14.59	53	7.34	14.05	49	4.75	13.49	43	3.13	12.78	36
Exchange-traded	3.77	7.18	47	4.35	8.60	46	3.57	8.18	41	6.71	5.91	66	2.24	6.60	41
Over-the-counter	0	0.11	42	0	0.15	41	0	0.14	40	0	0.15	42	0	0.23	39
Purchased options	3.77	6.91	49	4.35	8.13	49	3.57	7.73	43	6.71	5.10	70	2.24	5.49	46
Exchange-traded	0	3.41	19	0	3.51	18	0	3.42	19	4.86	4.42	66	0	4.19	18
Over-the-counter	0	0.12	41	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Swaps	0	3.01	20	0	2.98	20	0	2.86	21	4.86	3.35	71	0	3.20	20
Held for trading															
Interest rate contracts	89.45	71.71	64	87.48	67.37	64	89.10	68.76	64	83.68	69.75	54	94.63	70.34	70
Foreign exchange contracts	86.85	40.70	74	74.80	43.02	66	76.51	43.53	65	77.45	44.16	65	43.85	46.31	46
Equity, commodity, and other contracts	86.85	34.66	84	74.80	36.62	77	76.51	36.62	75	77.45	37.24	75	43.85	38.40	52
Non-traded															
Interest rate contracts	0	1.55	33	0	1.45	32	0	1.60	32	0	1.60	30	0	1.85	29
Foreign exchange contracts	0	0.61	40	0	0.68	38	0	0.68	38	0	0.83	36	0	1.14	35
Equity, commodity, and other contracts	13.15	59.30	25	25.20	56.98	33	23.49	56.47	34	22.55	55.84	34	56.15	53.69	53
Interest rate contracts	13.15	56.22	25	25.20	54.32	34	23.49	53.82	35	22.55	52.22	35	56.15	50.60	55
Foreign exchange contracts	0	0.36	33	0	0.39	35	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0	0.11	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	98.61	91.91	57	96.04	90.28	55	96.81	91.48	53	93.29	93.86	32	97.76	94.47	53
Over 1 year to 5 years	7.19	27.90	27	12.95	31.66	41	12.17	32.05	38	6.56	32.17	28	9.50	32.51	31
Over 5 years	8.94	29.78	21	8.53	27.15	22	8.90	27.06	21	10.32	30.45	24	21.75	31.16	32
Gross negative fair value (absolute value)	82.48	29.19	96	74.56	28.15	92	75.74	29.56	92	76.41	28.09	91	66.51	28.71	86
Gross positive fair value	2.82	1.18	92	5.03	1.65	93	4.62	1.55	95	1.92	0.83	88	0.67	0.72	47
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	2.81	1.59	90	4.44	2.48	86	4.05	2.23	91	1.61	1.19	73	0.75	0.85	47
Gross positive fair value (X)	0.02	0.05	52	0.04	0.07	58	0.04	0.07	59	0.02	0.06	53	0.01	0.06	37
Held for trading (X)	0.02	0.06	33	0.04	0.10	33	0.03	0.09	36	0.01	0.07	33	0.01	0.06	33
Non-traded (X)	0.02	0.05	52	0.03	0.07	50	0.03	0.07	49	0.01	0.06	45	0	0.05	44
Current credit exposure (X)	0	0.01	25	0	0.02	26	0	0.02	25	0	0.01	36	0	0.01	44
Credit losses on derivative contracts	0.02	0.05	46	0.04	0.07	42	0.03	0.06	44	0.01	0.05	38	0	0.04	34
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	48	0	0	46	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.23	0.59	43	0.51	0.91	45	0.40	0.85	41	0.17	0.73	40	0.05	0.53	32

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	131,606	70,395	70,395	61,963	55,686
Gross losses	6,790	31,618	32,722	13,590	21,285
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	3,615	2,916	3,804	5,365	3,549
Net losses	3,175	28,702	28,918	8,225	17,736
Provision for loan and lease losses	-10,898	49,613	65,745	16,657	24,013
Adjustments	0	12,071	24,384	0	0
Ending balance	117,533	103,377	131,606	70,395	61,963
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.08	-0.12	56	0.46	0.66	32	0.44	0.51	42	0.14	0.15	57	0.22	0.14	79
Provision for loan and lease losses / Average loans and leases	-0.15	-0.21	48	0.74	1.06	35	0.73	0.82	48	0.21	0.24	56	0.34	0.24	79
Provision for loan and lease losses / Net loan and lease losses	-343.24	-65.12	21	172.86	587.54	11	227.35	487.86	27	202.52	130.58	87	135.39	134.68	65
Allowance for loan and lease losses / Total loans and leases not held for sale	1.19	1.32	40	1.14	1.58	23	1.31	1.58	34	0.84	0.83	52	0.84	0.90	42
Allowance for loan and lease losses / Total loans and leases	1.19	1.30	42	1.13	1.55	25	1.31	1.55	37	0.84	0.81	51	0.82	0.89	43
Allowance for loan and lease losses / Net loans and leases losses (X)	27.76	17.40	80	2.70	11.29	8	4.55	11.58	26	8.56	8.03	69	3.49	7.54	32
Allowance for loan and lease losses / Nonaccrual assets	142.68	330.05	18	130.79	301.93	16	150.60	299.17	21	91.96	218.72	20	86.13	214.03	16
ALLL / 90+ days past due + nonaccrual loans and leases	141.20	271.93	25	128.07	249.38	23	149.37	244.34	29	87.28	151.73	29	85.27	160.51	26
Gross loan and lease losses / Average loans and leases	0.09	0.20	30	0.47	0.35	73	0.36	0.34	65	0.18	0.28	40	0.30	0.30	63
Recoveries / Average loans and leases	0.05	0.08	40	0.04	0.07	36	0.04	0.07	33	0.07	0.08	53	0.05	0.09	36
Net losses / Average loans and leases	0.04	0.12	31	0.43	0.28	76	0.32	0.27	68	0.11	0.21	42	0.25	0.22	68
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	11.05	25.09	22	21.46	24.77	51	27.99	33.98	47	25.21	36.22	38	19.86	41.30	16
Earnings coverage of net loan and lease losses (X)	64.41	26.30	81	6.09	20.97	34	8.29	22.91	37	24.41	24.40	67	9.54	21.75	35

Net Loan and Lease Losses By Type

Real estate loans	0.04	0.02	73	0.35	0.04	97	0.23	0.04	95	0.03	0.01	68	0	0.02	35
Real estate loans secured by 1-4 family	0.02	-0.01	83	0.03	0.01	71	0.01	0.01	64	0.04	0.01	81	0.03	0.01	66
Revolving	0.04	-0.07	84	0.06	0.01	75	0.01	0.01	62	0.07	0.02	76	0	0.03	30
Closed-end	0.01	-0.01	83	0.02	0.01	70	0.02	0	72	0.03	0	84	0.04	0.01	80
Commercial real estate loans	0.05	0.04	66	0.43	0.06	97	0.29	0.07	88	-0.01	0.01	21	-0.02	0.01	20
Construction and land development	0	0.01	77	-0.02	0	26	-0.01	0	29	0	-0.01	44	-0.05	-0.03	25
1-4 family	0	0	57	0	0	59	0	0	59	0	0	87	-0.01	-0.01	21
Other	0	0.01	80	-0.02	0	20	-0.01	0	25	-0.01	-0.01	35	-0.04	-0.02	24
Multifamily	-0.01	0.01	6	-0.01	0	9	-0.01	0	13	-0.09	0	4	-0.14	0	4
Nonfarm nonresidential	0.06	0.05	67	0.61	0.08	97	0.39	0.11	88	0	0.02	45	0	0.02	48
Owner-occupied	0	0.01	68	0.61	0.02	99	0.39	0.02	99	0	0.01	28	0	0.01	53
Other	0.06	0.04	72	0	0.05	42	0	0.08	32	0	0.01	53	0	0.01	55
Real estate loans secured by farmland	0.03	-0.01	91	0.32	0.04	89	0.13	0.02	87	0.39	0.01	97	0.06	0	86
Commercial and industrial loans	-0.02	0.19	14	0.60	0.46	70	0.45	0.47	55	0.26	0.37	44	0.40	0.31	68
Loans to individuals	0.77	0.72	62	0.86	1.25	51	0.65	1.13	43	0.81	1.17	47	3.98	1.16	94
Credit card loans	5.90	2.27	90	7.21	3.33	89	5.04	2.92	87	12.93	3.11	95	9.47	2.92	95
Agricultural loans	0	0.02	49	0	0.11	38	0	0.19	35	0	0.08	37	0	0.15	38
Loans to foreign governments and institutions	0	0		0	0		0	0		0	0		0	0	
Other loans and leases	0.18	0.09	79	0.07	0.14	56	0.09	0.15	61	0.10	0.15	57	0.77	0.14	92

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	12,132	15,319	23,082	27,924	16,143
90+ days past due loans and leases	861	1,681	720	4,105	726
Nonaccrual loans and leases	82,375	79,040	87,386	76,548	71,943
Total past due and nonaccrual loans and leases	95,368	96,040	111,188	108,577	88,812
Restructured					
Restructured 30-89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	11,385	4,043	3,824	3,794	4,110
Total restructured loans and leases	11,385	4,043	3,824	3,794	4,110
Loans Held for Sale					
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	1,817	11,818	2,371	3,794	4,026
Other real estate owned	4,744	5,050	6,624	6,914	6,153
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30-89 days past due loans and leases	0.12	0.29	26	0.17	0.37	30	0.23	0.39	33	0.33	0.43	47	0.21	0.44	23
90+ days past due loans and leases	0.01	0.09	37	0.02	0.13	39	0.01	0.12	29	0.05	0.15	46	0.01	0.17	26
Nonaccrual loans and leases	0.83	0.54	81	0.86	0.66	74	0.87	0.66	75	0.91	0.51	85	0.96	0.54	88
90+ days past due and nonaccrual loans and leases	0.84	0.68	70	0.88	0.84	60	0.87	0.85	62	0.96	0.71	76	0.97	0.75	73
Restructured															
30-89 days past due restructured	0	0.01	19	0	0.01	17	0	0.01	16	0	0.01	13	0	0.02	12
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0	0.01	29	0	0.01	26
Nonaccrual restructured	0.12	0.12	54	0.04	0.14	27	0.04	0.13	25	0.05	0.14	29	0.05	0.16	25
30-89 days past due loans held for sale	0	0	39	0	0	40	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	40	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0.01	38	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.12	0.29	26	0.17	0.37	30	0.23	0.40	33	0.33	0.43	46	0.21	0.44	23
90+ days past due assets	0.01	0.09	36	0.02	0.13	38	0.01	0.12	27	0.05	0.15	45	0.01	0.18	24
Nonaccrual assets	0.83	0.55	79	0.86	0.67	72	0.87	0.67	75	0.91	0.53	84	0.96	0.57	86
30+ days past due and nonaccrual assets	0.96	1	56	1.05	1.25	47	1.10	1.29	51	1.29	1.19	63	1.18	1.26	58
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.44	0.40	66	0.52	0.52	57	0.49	0.52	54	0.61	0.44	76	0.64	0.48	73
90+ days past due and nonaccrual assets + other real estate owned	0.46	0.42	65	0.55	0.55	55	0.53	0.55	55	0.66	0.48	77	0.69	0.52	73
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.47	0.48	58	0.61	0.61	54	0.54	0.60	47	0.66	0.53	65	0.72	0.60	66
Allowance for loan and lease losses	75.67	67.85	69	92.77	66.38	79	73.23	66.66	67	123.95	115.41	65	132.53	118.28	65
Equity capital + allowance for loan and lease losses	3.88	4.12	52	5.01	5.10	51	4.36	4.97	45	5.29	4.28	67	5.92	4.79	68
Tier 1 capital + allowance for loan and lease losses	5.34	4.89	65	6.26	6.26	56	6.29	6.05	59	6.64	5.65	65	7.29	6.16	63
Loans and leases + other real estate owned	0.90	0.82	60	1.05	0.98	61	0.96	0.97	54	1.04	0.85	67	1.09	0.96	63

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.10	0.25	28	0.15	0.35	32	0.23	0.39	35	0.33	0.38	52	0.26	0.42	31
90+ days past due	0	0.12	35	0.02	0.17	53	0	0.16	14	0	0.16	34	0.01	0.22	36
Nonaccrual	0.88	0.60	77	0.96	0.70	73	0.96	0.76	71	0.73	0.46	78	0.85	0.57	77
Commercial and industrial															
30–89 days past due	0.18	0.24	53	0.18	0.24	56	0.27	0.23	67	0.29	0.31	59	0.17	0.30	36
90+ days past due	0.03	0.02	76	0.01	0.03	62	0.02	0.03	62	0.18	0.05	87	0	0.05	11
Nonaccrual	0.78	0.65	68	0.71	0.80	48	0.71	0.75	53	1.47	0.83	79	1.53	0.76	84
Individuals															
30–89 days past due	0.21	0.60	29	0.22	0.74	19	0.33	0.83	27	0.56	0.83	36	0.29	0.84	22
90+ days past due	0	0.08	18	0	0.11	17	0	0.14	19	0	0.17	16	0	0.16	15
Nonaccrual	0.26	0.17	69	0.77	0.24	89	0.70	0.28	86	0.68	0.17	92	0.51	0.23	82
Depository institution loans															
30–89 days past due		0.03			0.01		0	0	46		0			0	
90+ days past due		0			0		0	0	46		0			0	
Nonaccrual		0			0		0	0	47		0			0	
Agricultural															
30–89 days past due	0	0.11	29	0	0.15	27	0.07	0.17	64	0	0.24	26	0	0.17	27
90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0	43
Nonaccrual	0	0.51	25	0	0.72	23	0.45	0.49	69	0	0.67	22	0	0.75	23
Foreign governments															
30–89 days past due		0			3.73			0			0.07			0.01	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.17			0.04			0.09			0.03			0.06	
Other loans and leases															
30–89 days past due	0.22	0.11	78	0.33	0.14	80	0.06	0.18	53	0.69	0.20	88	0.06	0.17	48
90+ days past due	0	0.01	33	0	0.01	31	0	0.01	33	0.05	0.01	88	0	0.01	31
Nonaccrual	1.04	0.13	95	1.10	0.19	92	0.98	0.15	93	1.16	0.13	96	0.80	0.14	91

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases—Continued

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Memoranda																
1-4 family	30-89 days past due	0.34	0.36	59	0.26	0.51	35	0.19	0.65	13	0.57	0.67	56	0.55	0.71	47
	90+ days past due	0.01	0.25	42	0.12	0.36	65	0	0.33	16	0.02	0.31	40	0	0.46	14
	Nonaccrual	1.17	0.76	79	1.92	0.91	86	1.42	0.89	78	1.32	0.73	85	1.69	0.86	86
Revolving	30-89 days past due	0.34	0.33	53	0.31	0.40	46	0.14	0.48	21	0.75	0.45	79	0.59	0.50	59
	90+ days past due	0	0.03	32	0	0.02	32	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	0.33	1.05	31	0.86	1.28	58	0.77	1.13	54	0.49	1	38	0.71	1.17	55
Closed-end	30-89 days past due	0.34	0.36	60	0.24	0.52	36	0.20	0.65	17	0.51	0.70	45	0.54	0.75	44
	90+ days past due	0.01	0.27	44	0.15	0.41	69	0	0.38	17	0.02	0.35	44	0	0.53	16
	Nonaccrual	1.36	0.71	86	2.21	0.89	87	1.58	0.87	83	1.55	0.70	88	1.93	0.84	89
Junior lien	30-89 days past due	0.01	0.01	70	0.01	0.02	43	0.02	0.02	61	0.06	0.02	84	0.07	0.03	86
	90+ days past due	0	0	34	0	0	33	0	0	32	0	0	29	0	0	24
	Nonaccrual	0.05	0.04	71	0.16	0.05	88	0.13	0.04	88	0.12	0.04	85	0.11	0.06	75
Commercial real estate	30-89 days past due	0.05	0.16	32	0.13	0.21	43	0.23	0.26	61	0.26	0.18	74	0.17	0.17	55
	90+ days past due	0	0.01	54	0	0.02	25	0	0.02	23	0	0.03	19	0.02	0.03	68
	Nonaccrual	0.67	0.48	71	0.45	0.53	53	0.64	0.62	54	0.24	0.23	64	0.25	0.28	54
Construction and development	30-89 days past due	0.02	0.15	44	0.10	0.24	51	0.29	0.28	67	0.56	0.28	77	0.32	0.21	71
	90+ days past due	0.01	0.01	81	0	0.01	34	0	0.01	35	0	0.02	33	0.04	0.02	78
	Nonaccrual	0.06	0.31	46	0.18	0.32	58	0.10	0.41	47	0.11	0.20	56	0.26	0.19	71
1-4 family	30-89 days past due	0	0.03	31	0.02	0.03	68	0.05	0.03	73	0.02	0.06	58	0.24	0.06	87
	90+ days past due	0	0	45	0	0	41	0	0	42	0	0	41	0.04	0	96
	Nonaccrual	0.02	0.02	74	0.04	0.03	73	0.04	0.03	75	0.02	0.02	71	0.14	0.02	93
Other	30-89 days past due	0.02	0.10	56	0.08	0.17	58	0.25	0.22	70	0.54	0.20	83	0.09	0.13	59
	90+ days past due	0.01	0	86	0	0	39	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0.04	0.25	47	0.14	0.26	58	0.06	0.35	45	0.09	0.17	59	0.12	0.15	63
Multifamily	30-89 days past due	0	0.09	26	0.55	0.09	89	0.03	0.09	52	0.05	0.08	61	0	0.10	18
	90+ days past due	0	0	46	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.13	21	0.15	0.09	71	0.12	0.11	68	0	0.05	21	0	0.08	23
Nonfarm non-residential	30-89 days past due	0.06	0.12	44	0.11	0.21	48	0.22	0.23	62	0.17	0.14	61	0.13	0.17	42
	90+ days past due	0	0.01	58	0	0.02	30	0	0.02	26	0	0.03	22	0.02	0.03	67
	Nonaccrual	0.84	0.58	72	0.56	0.68	53	0.82	0.80	57	0.31	0.28	63	0.27	0.30	51
Owner Occupied	30-89 days past due	0.06	0.04	69	0.07	0.07	61	0.09	0.07	67	0.15	0.07	82	0.12	0.09	65
	90+ days past due	0	0	73	0	0	34	0	0	33	0	0.01	26	0.02	0.01	78
	Nonaccrual	0.32	0.20	75	0.44	0.26	78	0.40	0.27	71	0.25	0.16	72	0.15	0.17	51
Other	30-89 days past due	0	0.07	25	0.05	0.13	48	0.14	0.14	66	0.02	0.07	33	0	0.07	21
	90+ days past due	0	0.01	34	0	0.01	33	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0.53	0.31	74	0.11	0.36	37	0.42	0.44	57	0.06	0.10	48	0.12	0.13	63
Farmland	30-89 days past due	0	0.13	30	0	0.24	54	0.35	0.11	85	0.24	0.23	67	0.01	0.25	48
	90+ days past due	0	0.01	44	0	0.01	44	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	2.72	1.06	84	5.02	1.49	88	3.16	1.13	84	5.12	0.84	93	4.66	1.23	85
Credit card	30-89 days past due	1.15	0.79	75	0.45	0.92	22	0.44	0.95	25	0.91	1.19	21	0.48	1.22	16
	90+ days past due	0	0.40	16	0	0.55	14	0	0.63	13	0	0.78	12	0	0.73	11
	Nonaccrual	0.40	0.08	89	0.03	0.06	77	0.63	0.05	93	0.60	0.11	87	0.81	0.09	91

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	1,111,163	884,262	1,104,177	876,561	777,572
Retained earnings	926,834	761,211	791,630	702,502	579,252
Accumulated other comprehensive income (AOCI)	23,550	55,426	72,719	-926	-31,649
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	2,061,547	1,700,899	1,968,526	1,578,137	1,325,175
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	600,013	474,583	605,381	480,635	424,807
Accumulated other comprehensive income-related adjustments	23,550	55,426	72,719	-926	-33,387
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,437,984	1,170,890	1,290,426	1,098,428	933,755
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,437,984	1,170,890	1,290,426	1,098,428	933,755
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	110,705	256,783	110,705	145,154	130,914
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	110,705	256,783	110,705	145,154	130,914
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	110,705	256,783	110,705	145,154	130,914
Tier 1 Capital	1,548,689	1,427,673	1,401,131	1,243,582	1,064,669
Tier 2 Capital					
Tier 2 capital instruments and related surplus	192,355	59,514	44,657	74,286	74,143
Non-qualifying capital instruments	147,074	0	146,323	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	131,501	117,769	146,937	70,643	62,135
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	470,930	177,283	337,917	144,929	136,278
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	470,930	177,283	337,917	144,929	136,278
Exited advanced approach tier 2 capital					
Total capital	2,019,619	1,604,956	1,739,048	1,388,511	1,200,947
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	18,608,775	15,167,225	16,401,152	12,798,770	11,371,247
Less: Deductions from common equity tier 1 capital	600,013	474,583	605,381	480,635	424,807
Less: Other deductions	2,945	158,334	263,887	0	0
Total assets for leverage ratio	18,005,817	14,534,308	15,531,884	12,318,135	10,946,440
Total risk-weighted assets	12,613,274	10,372,249	11,819,037	10,098,515	8,756,130
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	11.40	12.59	33	11.29	12.26	34	10.92	12.35	30	10.88	12.11	30	10.66	12.09	30
Common equity tier 1 capital, column B	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	12.28	13.31	36	13.76	12.97	74	11.85	13.08	31	12.31	12.78	48	12.16	12.85	43
Tier 1 capital, column B	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	16.01	15.21	73	15.47	15.12	67	14.71	15.23	48	13.75	14.36	49	13.72	14.45	47
Total capital, column B	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	8.60	9.07	37	9.82	9.05	74	9.02	9.13	48	10.10	9.76	63	9.73	9.71	51
Supplementary leverage ratio, advanced approaches HCs		6.90			8.70			8.72			7.41			7.31	

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	449	383	598	786	1,969	17.23	-59.98
Other insurance activities income	449	383	598	786	1,969	17.23	-59.98
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	190,576	173,111	187,664	171,625	162,892	10.09	70.07

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.46			54.17			53.67			51.47			56.12	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.54			45.83			46.33			48.53			43.88	
Separate account assets (L/H) / Total life assets		13.15			11.09			11.24			7.26			8.53	
<hr/>															
Insurance activities revenue / Adjusted operating income	0.09	0.38	55	0.09	0.41	53	0.10	0.41	54	0.14	0.47	56	0.37	0.47	70
Premium income / Insurance activities revenue	0	2.90	41	0	2.06	40	0	2.84	40	0	7.32	37	0	4.86	37
Credit related premium income / Total premium income		31.14			40.11			38.23			34.91			44.54	
Other premium income / Total premium income		68.86			59.89			61.77			65.09			55.46	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	43	0	0.03	44	0	0.08	39	0	0.08	42
Insurance net income (P/C) / Equity (P/C)		28.21			10.18			15.59			19.86			15.64	
Insurance net income (L/H) / Equity (L/H)		5.51			5.32			3.62			5.13			1.99	
Insurance benefits, losses, expenses / Insurance premiums		-364.02			654.61			447.82			233.61			160.49	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0.15			0.17	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15			2.31	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.44	11.72	47	11.31	11.07	48	12.24	11.03	52	13.06	11.51	55	14.46	10.22	63
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.44	37	0	0.75	37	0	0.75	37	0	1.39	34	0	1.79	34

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans		0.63			0.88			0.87			1.25			1.17	
Cost: Interest-bearing deposits		0.12			0.48			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.18			6.51			5.18			27.03			27.29	
Commercial and industrial loans		0.86			0.43			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases		-0.16			-0.58			-2.40			22.48			7.24	
Total selected assets		3.36			2.65			2.04			12.40			3.24	
Deposits		10.74			-1.43			3.46			10.36			5	

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0.75	0.90	0.84	0.32	0.10

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
Net Losses on Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	198,574	152,449	197,336	224,760	164,142	30.26	119.20
Dividends	112,500	68,000	83,000	129,000	85,000	65.44	138.10
Interest	0	0	0	0	0		
Management and service fees	86,074	84,449	114,336	95,760	79,142	1.92	98.60
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	0	0	8,011	1,106		-100.00
Dividends	0	0	0	8,000	0		
Interest	0	0	0	11	304		-100.00
Management and service fees	0	0	0	0	802		-100.00
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	198,574	152,449	197,336	232,771	165,248	30.26	117.80
Securities gains (losses)	0	0	0	0	0		
Other operating income	1,844	1,335	1,950	896	337	38.13	726.91
Total operating income	200,418	153,784	199,286	233,667	165,585	30.32	119.29
Operating Expenses							
Personnel expenses	85,294	62,932	87,311	74,340	60,679	35.53	139.07
Interest expense	4,835	5,028	6,675	7,077	7,285	-3.84	-13.95
Other expenses	22,564	36,623	51,320	52,061	45,489	-38.39	3.38
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	112,693	104,583	145,306	133,478	113,453	7.75	78.53
Income (loss) before taxes	87,725	49,201	53,980	100,189	52,132	78.30	210.29
Applicable income taxes (credit)	-9,956	-6,237	-10,528	-14,633	-12,296		
Extraordinary items							
Income before undistributed income of subsidiaries	97,681	55,438	64,508	114,822	64,428	76.20	174.96
Equity in undistributed income of subsidiaries	72,662	42,691	73,430	34,307	52,570	70.20	183.16
Bank subsidiaries	72,672	42,731	73,475	45,038	51,213	70.07	198.90
Nonbank subsidiaries	-10	-40	-45	-10,731	1,357		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	170,343	98,129	137,938	149,129	116,998	73.59	178.40
Memoranda							
Bank net income	185,172	110,731	156,475	174,038	136,213	67.23	158.75
Nonbank net income	-10	-40	-45	-2,731	1,357		
Subsidiary holding companys' net income	0	0	0	0	0		

BHC Name

City/State

Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	2,266,678	87.63	1,856,704	87.86	2,228,703	93.34	1,759,840	1,522,392	22.08	152.27
Common and preferred stock	2,266,678	87.63	1,856,704	87.86	2,228,703	93.34	1,759,840	1,522,392	22.08	152.27
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	6,101	0.24	6,115	0.29	6,110	0.26	6,155	22,374	-0.23	-77.98
Common and preferred stock	6,101	0.24	6,115	0.29	6,110	0.26	6,155	16,374	-0.23	-71.90
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	6,000		-100.00
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		-100.00
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	230,782	8.92	190,026	8.99	84,619	3.54	61,757	39,520	21.45	1391.80
Cash and due from unrelated depository institution	12	0	101	0	109	0	109	146	-88.12	-95.71
Premises, furnishings, fixtures and equipment	14,853	0.57	9,540	0.45	9,005	0.38	4,266	4,432	55.69	230.80
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	68,238	2.64	50,788	2.40	59,258	2.48	44,736	25,889	34.36	143.68
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	2,586,664	100.00	2,113,274	100.00	2,387,804	100.00	1,876,863	1,614,753	22.40	164.92
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	48	0	23,121	1.09	22,101	0.93	0	0	-99.79	
Borrowings with maturity over 1 year	343	0.01	23,926	1.13	23,083	0.97	52,607	58,417	-98.57	-99.11
Subordinated notes and debentures	222,170	8.59	74,393	3.52	74,428	3.12	74,286	80,222	198.64	130.72
Other liabilities	44,777	1.73	34,152	1.62	42,638	1.79	26,490	20,025	31.11	104.84
Balance due to subsidiaries and related institutions	147,074	5.69	146,078	6.91	146,323	6.13	145,343	130,914	0.68	27.73
Total liabilities	414,412	16.02	301,670	14.28	308,573	12.92	298,726	289,578	37.37	52.36
Equity Capital	2,172,252	83.98	1,811,604	85.72	2,079,231	87.08	1,578,137	1,325,175	19.91	208.39
Perpetual preferred stock (income surplus)	110,705	4.28	110,705	5.24	110,705	4.64	0	0	0.00	8058.07
Common stock	42,250	1.63	36,885	1.75	42,094	1.76	36,704	34,477	14.55	71.17
Common surplus	1,068,913	41.32	847,377	40.10	1,062,083	44.48	839,857	743,095	26.14	282.69
Retained earnings	926,834	35.83	761,211	36.02	791,630	33.15	702,502	579,252	21.76	130.45
Accumulated other comprehensive income	23,550	0.91	55,426	2.62	72,719	3.05	-926	-31,649	-57.51	
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	2,586,664	100.00	2,113,274	100.00	2,387,804	100.00	1,876,863	1,614,753	22.40	164.92
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	147,074	5.69	146,078	6.91	146,323	6.13	145,343	130,914	0.68	27.73
Notes payable to subsidiaries that issued TPS	147,074	5.69	146,078	6.91	146,323	6.13	145,343	130,914	0.68	27.73
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	6,080		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

City/State

Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	10.73	12.52	42	7.89	6.29	65	8.05	7.29	55	10.13	9.68	60	9.94	10.40	44
Bank net income / Average equity investment in banks	11.01	12.35	46	8.29	6.43	63	8.36	7.45	58	10.50	10.51	57	9.81	11.19	40
Nonbank net income / Average equity investment in nonbanks	-0.22	13.18	9	-0.87	8.01	13	-0.73	9.75	12	-21.06	7.89	4	8.76	7.10	65
Subsidiary HCs net income / Average equity investment in sub HCs		11.04			6.72			7.01			8.55			8.78	
Bank net income / Parent net income	108.71	96.45	86	112.84	87.60	84	113.44	88.16	88	116.70	82.22	95	116.42	82.56	96
Nonbank net income / Parent net income		3.22			4.43			3.59			5.93			1.16	3.78
Subsidiary holding companies' net income / Parent net income		66.57			81.94			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital	19.08	16.51	72	16.65	20.37	61	14.84	20.06	56	18.93	20.43	68	21.85	20.88	68
Total debt / Equity capital	10.25	11.37	56	6.70	14.74	44	5.75	14.41	37	8.04	14.31	55	10.46	14.69	60
Total debt + notes payable to subs that issued TPS / Equity capital	17.02	13.41	73	14.77	17.04	59	12.79	16.67	53	17.25	16.36	69	20.34	17.10	72
Total debt + Loans guaranteed for affiliate / Equity capital	10.25	11.46	55	6.70	15.02	43	5.75	14.68	37	8.04	14.56	54	10.46	15.14	59
Total debt / Equity capital – excess over fair value	10.25	11.47	56	6.70	14.86	44	5.75	14.52	37	8.04	14.51	55	10.46	14.81	59
Long-term debt / Equity capital	10.24	10.65	56	5.43	13.73	38	4.69	13.56	31	8.04	13.04	57	10.46	13.37	62
Short-term debt / Equity capital	0	0.55	78	1.28	0.92	80	1.06	0.77	79	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.10	40	0	0.05	41	0	0.06	40	0	0.05	40	0.46	0.14	85
Excess cost over fair value / Equity capital	0	0.08	40	0	0.08	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	56.60	40.69	61	18.97	32.61	35	21.46	34.67	35	42.96	28.44	64	50.43	28.63	71
Double Leverage															
Equity investment in subs / Equity capital	104.63	103.15	63	102.83	103.27	53	107.48	102.81	78	111.90	103.22	87	116.12	103.10	92
Total investment in subs / Equity capital	104.63	108.29	50	102.83	110.46	39	107.48	110.16	62	111.90	111.07	73	116.57	112.48	74
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.44	0.27	67	0.39	0.69	51	1.13	0.47	77	1.26	0.36	86	1.83	0.35	91
Equity investment in subs – equity cap / Net income-div (X)	0.56	0.85	51	0.52	2.31	26	1.50	1.82	56	1.51	1.22	65	2.19	1.22	80
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	147.45	152.56	57	128.69	128.63	58	121.93	136.59	50	160.67	177.68	50	137.02	162.34	43
Cash from ops + noncash items + op expense / Op expense + dividend	144.48	155.61	52	128.50	142.45	53	120.56	147.24	45	159.19	190.27	41	144.44	174.91	42
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	179.93	94.59	88	200.03	140.42	80	116.96	134.08	53	115.22	116.34	57	110.59	103.19	65
Pretax operating income + interest expense / Interest expense	1,914.37	1,645.53	72	1,078.54	1,826.91	56	908.69	2,016.32	46	1,515.70	1,968.54	57	815.61	2,898.75	39
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,047.05	1,896.20	43	576.15	1,413.95	34	497.70	1,539.23	31	765.97	1,632.83	34	462.76	1,369.37	28
Dividends + interest from subsidiaries / Interest expense + dividends	281.43	174.48	79	230.06	144.62	80	204.46	150.43	78	432.43	210.80	90	320.19	188.90	84
Fees + other income from subsidiaries / Salary + other expenses	79.80	12.03	94	84.83	14.76	93	82.48	13.95	93	75.76	16.52	88	75.30	16.08	90
Net income / Current part of long-term debt + preferred dividends (X)	28.21	40.79	60	40.27	26.65	83	30.99	35.64	72		57.11		19.12	33.93	37
Other Ratios															
Net assets that reprice within 1 year / Total assets	-1.71	3.29	9	-2.38	3.69	11	-2.45	3.85	10	-1.26	2.64	14	-1.19	2.61	17
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.60			0.12			0.10			0.04			0.24	
Nonaccrual		1.04			0.80			1.03			0.54			6.54	
Total		1.64			0.92			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.84	1.76	78	1	2.95	75	0.88	2.66	75	1.12	5.62	71	1.78	5.50	73
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	38	0	0.08	38	0	0.19	36	0	0.21	36

BHC Name

City/State

Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	35.97	69.90	27	44.25	84.44	23	52.58	81.10	29	21.43	57.84	14	30.04	57.26	21
Dividends declared / Net income.....	20.63	27.22	36	25	49.77	24	24.59	42.29	26	16.50	33.08	21	16.54	27.33	22
Net income – dividends / Average equity.....	8.52	9.25	49	5.92	3.19	78	6.07	4.14	73	8.46	6.46	78	8.30	7.33	63
Percent of Dividends Paid															
Dividends from bank subsidiaries.....	320.16	160.45	82	277.22	130.19	84	244.70	132.17	82	524.24	178.13	92	439.12	157.73	95
Dividends from nonbank subsidiaries.....	0	6.19	21	0	3.74	26	0	3.41	23	32.51	7.53	88	0	7.13	23
Dividends from subsidiary holding companies.....	0	6.32	45	0	2.34	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries.....	320.16	213.42	77	277.22	167.02	81	244.70	174.85	77	556.75	260.40	88	439.12	215.26	90
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries.....	60.75	43.30	62	61.41	61.85	49	53.04	60.28	46	74.12	66.55	60	62.40	60.71	57
Interest income from bank subsidiaries.....	0	0.11	25	0	0.48	21	0	0.36	20	0	0.54	18	0	0.52	18
Management and service fees from bank subsidiaries.....	46.48	0.87	98	76.27	1.79	98	73.07	1.47	98	55.02	1.55	98	58.10	1.88	97
Other income from bank subsidiaries.....	0	0	46	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries.....	107.24	48.70	94	137.68	71.13	85	126.11	62.88	91	129.14	69.36	92	120.50	63.43	89
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries.....		66.90			52.29			56.39			82.95		0	51.40	17
Interest income from nonbank subsidiaries.....		2.38			4.57			7.38			20.25		22.40	18.56	76
Management and service fees from nonbank subsidiaries.....		0.66			0.93			0.86			1.92		59.10	2.96	92
Other income from nonbank subsidiaries.....		0.11			0.20			0.16			1.06		0	0.15	48
Operating income from nonbank subsidiaries.....		94.31			70.62			79.84			150.41		81.50	99.33	48
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		36.58			25.82			43.51			61.23			48.56	
Interest income from subsidiary holding companies.....		5.06			9.87			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.75			0.41			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.41			0.01			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		47.30			41.80			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries.....	56.13	72.55	23	44.22	68	25	41.65	69.76	22	55.21	67.32	26	51.33	65.18	29
Interest income from bank subsidiaries.....	0	0.27	24	0	1.03	21	0	0.63	20	0	0.80	18	0	0.92	18
Management and service fees from bank subsidiaries.....	42.95	1.64	97	54.91	2.06	98	57.37	1.87	98	40.98	1.81	97	47.80	2.01	98
Other income from bank subsidiaries.....	0	0.03	45	0	0.08	46	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries.....	99.08	82.68	64	99.13	80.80	60	99.02	82.20	61	96.19	78.80	40	99.13	74.20	58
Dividends from nonbank subsidiaries.....	0	3.56	21	0	2.36	25	0	1.95	23	3.42	2.65	78	0	2.57	23
Interest income from nonbank subsidiaries.....	0	0.20	36	0	0.90	35	0	0.73	36	0	1.19	63	0.18	2.32	70
Management and service fees from nonbank subsidiaries.....	0	0.02	42	0	0.03	42	0	0.02	42	0	0.06	41	0.48	0.03	94
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.02	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries.....	0	5.69	14	0	5.80	18	0	4.70	16	3.43	7.29	71	0.67	7.64	56
Dividends from subsidiary holding companies.....	0	2.13	45	0	1.41	44	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.16	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.40	44	0	4.22	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....	106,404.17	152.66	96	631.80	216.76	91	662.07	135.13	90		83.37			87.87	
Loans and advances from subsidiaries / Total debt.....	66.08	28.03	80	120.29	27.05	93	122.33	27.08	94	114.54	28.33	91	94.43	26.53	86